



2020 Open Enrollment Frequently Asked Questions (FAQs)

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1. What's changing for 2020?

The key updates taking effective 1/1/2020 are listed below and we encourage you to visit the [Benefits site](#) for additional information and resources. Also, please check out our video highlighting the changes [here](#).

- Traditional PPO Medical Plan has changes to copays and out-of-pocket maximums.
- Kaiser N. California Medical Plan no longer has an annual deductible and changes to copays and out of pocket maximums.
- VMware will continue to contribute to Health Savings Accounts.
- New 2020 IRS limits for FSA and HSA plans.
- Enhancements to Basic Life, AD&D, and Supplemental Life Insurance Plans:
 - Increased maximum on all plans.
 - Employee Supplemental Life - Employees can elect up to \$750k without an Evidence of Insurability requirement.
 - Spouse Supplemental Life – You can elect up to \$100k for your spouse or domestic partner without an Evidence of Insurability requirement. You can also elect Supplemental Life insurance for your spouse without enrolling in Supplemental Life insurance for yourself.
 - Child(ren) Supplemental Life – You can elect \$20k for dependent children up to age 26. You can also elect Supplemental Life insurance for your child(ren) without enrolling in Supplemental Life insurance for yourself.
- [Grand Rounds](#): Introducing an Expert Second Opinion service for complicated clinical situations. This service is available at no cost to all employees and any dependents enrolled in a VMware medical plan.
- Introducing [ALEX](#) again! An interactive tool that can assist with making the best elections for you and your family for 2020 Open Enrollment. (VMware network access required)
- Review the [2020 CVS Caremark RX formulary](#) for updates on covered medications.
- The ARAG legal plan will now include coverage for Divorce and Trusts at no additional cost to the monthly premium.

Additionally, please join us for an informational webinar: (Webinars will be recorded and posted on the Benefits site)

Open Enrollment Webinars

October 29th	10 a.m. – 11 a.m. PT	Register to Attend
November 5th	10 a.m. – 11 a.m. PT	Register to Attend
November 12th	10 a.m. – 11 a.m. PT	Register to Attend

HealthEquity HSA Webinars

October 29th	1 p.m. – 2 p.m. PT	Register to Attend
November 5th	1 p.m. – 2 p.m. PT	Register to Attend
November 12th	1 p.m. – 2 p.m. PT	Register to Attend

Kaiser N. CA Medical Plan Webinar

October 31st	10 a.m. – 11 a.m. PT	Register to Attend
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2. What are the employee contributions for 2020?

You can access the 2020 employee contributions on the Benefits site [here](#).

Please note that the employee contributions for the HSA PPO Medical Plan, Dental Plan, and VSP Core Vision Plan will remain \$0 for employee only coverage in 2020.

3. Why did the employee contributions increase for 2020 for the medical plans?

Each year VMware and the plan participants share in the cost of the medical plans. The medical plan costs increase over time based on participant utilization, as well as ongoing medical and prescription trend. As a result of these increases, the cost to both VMware and the employees is impacted.

4. What changed for the medical coverage?

UHC HSA PPO Plan – There are no changes to this plan for 2020 and you can reference the [Benefits Plan Summary](#) for further details.

UHC PPO Traditional Plan – There are several changes to this plan for 2020. Some of the key changes are listed below and you can reference the [Benefits Plan Summary](#) for further details.

- Office visit copays are \$30 per visit to your PCP (Primary Care Physician) and \$45 per visit to a Specialist.
- In-Network Out-of-Pocket Maximum is \$3,000 per individual and \$9,000 per family.
- Out-of-Network Out-of-Pocket Maximum is \$6,900 per individual and \$20,700 per family.

Kaiser Northern California Plan – There are several changes to this plan for 2020. Some of the key changes are listed below and you can reference the [Benefits Plan Summary](#) for further details.

- No longer an annual deductible to satisfy.
- Office visit copays are \$20 per visit to see your PCP (Primary Care Physician) or a Specialist.
- Out-of-Pocket Maximum is \$2,000 per individual and \$4,000 per family.

Kaiser Hawaii Plan – There are no changes to this plan for 2020 and you can reference the [Benefits Plan Summary](#) for further details.

5. How do I know if my medical providers are in network with UHC?

You can search for your providers on the UHC website [here](#) or call UHC directly at 1-844-562-6290. The network names are Choice Plus HSA (HSA PPO plan) and Choice Plus Traditional (PPO Traditional plan).

If you reside in Maine, Massachusetts, or New Hampshire, you have access to the UnitedHealthcare Choice Plus Harvard Pilgrim network. When searching the [website](#), the network names are Choice Plus HSA Harvard Pilgrim (HSA PPO plan) and Choice Plus Traditional Harvard Pilgrim (PPO Traditional plan).

6. Does the UHC Traditional PPO Plan and the UHC HSA PPO Plan have the same provider network?

Yes, both PPO medical plans have the same provider network. The network is the UnitedHealthcare Choice Plus network.

If you reside in Maine, Massachusetts or New Hampshire, the network is UnitedHealthcare Choice Plus Harvard Pilgrim network.

You can access the UnitedHealthcare provider directory [here](#) in order to search for your providers or call UHC directly at 1-844-562-6290.

7. Will I receive new ID cards for 2020?

Enrollees in the UHC medical plans will receive new ID cards from CVS Caremark with a new unique CVS ID#. Cards will be sent during the month of December 2019 with the intent that you receive them prior to January 1, 2020. You can also download on your smartphone via the [CVS SSO Portal](#) if needed.

Please note that if enrolled in the Kaiser medical plans, you will not receive a new ID card unless you are a new enrollee under this plan.

Lastly, Delta Dental and VSP do not issue ID cards. You can print a card if needed at www.deltadentalins.com or www.vsp.com.

8. Will VMware continue to make company contributions to my HSA if I enroll in the UHC HSA PPO plan?

Yes! All employees enrolled in the UHC HSA PPO plan will receive an employer contribution of \$750 for individual coverage and \$1,500 for family coverage. Please note for current employees enrolling during the 2020 Open Enrollment period, the employer HSA contributions will be deposited in your HSA account at HealthEquity by **January 15, 2020**. New hires who enroll in the HSA PPO plan after January 1, 2020 will be eligible for quarterly funding.

9. Who can establish and contribute to a health savings account (HSA)?

The IRS has strict guidelines for who is eligible to open and contribute to a health savings account. Under the law, an eligible individual:

- Must be 18 years of age or older
- Must be covered under a [qualified high-deductible health plan \(HDHP\)](#) such as the UHC HSA PPO
- May not be covered under any health plan that is not a qualified HDHP
- Must not be enrolled in Medicare (the healthcare component of the Social Security program)
- May not be claimed as a dependent on another individual's tax return

10. How does an HSA work with Medicare?

If you are enrolled in Medicare, you are **not eligible** to open or contribute to an HSA.

If you are eligible for Medicare in 2020 you cannot contribute to an HSA 6 months prior to your 65th birthday. Contact Social Security if you wish to **delay enrollment** in Medicare and if applicable, Social Security to continue contributing to an HSA

11. If I am not eligible for an HSA account, can I still enroll in the HSA type PPO medical plan?

Yes, you may enroll in the HSA PPO (Non-Eligible HSA) medical plan even if you are not eligible for an HSA account. This option allows you to enroll in a General Purpose FSA account.

For employees enrolled in the UHC HSA Non-Eligible plan, VMware will provide a payroll bonus in lieu of the HSA employer contribution. In 2020, this taxable bonus pay will be in the amounts of:

\$ 750	Employee Only Coverage
\$1,500	Family Coverage

For current employees enrolling during the 2020 Open Enrollment period, the payroll bonus will be paid by **January 15, 2020**. New hires who enroll in the HSA- Non-Eligible plan, will be eligible for the payroll bonus which is prorated and paid quarterly.

12. Which pharmacies are considered in-network with our CVS prescription plan?

The CVS Caremark network allows prescriptions to be filled at a wide range of pharmacies – not just CVS pharmacies. Some of the more common pharmacies included in the CVS network are; Walgreens, Rite Aid, CVS, Safeway, Costco, Walmart and More! When you receive your CVS card in January you will be able to log in and check the pharmacy networks available close to your home or office location.

Since I will receive a new CVS ID card with a unique ID do I need to re-register with CVS?

No you are not required to re-register your new CVS ID card again, but your ID card will now show all your enrolled dependents under the plan.

13. Do I have to get my maintenance prescriptions through the CVS Mail Order service or can I fill at a local pharmacy?

VMware does not have a mandatory mail requirement as part of the prescription benefit. The plan allows you to fill a 90-day supply any retail pharmacy in the CVS National Network. A 90-day supply can also be obtained through CVS Mail Order if you prefer. The only mail order requirement is for Specialty Drugs which must be ordered through CVS Specialty for a 30 day supply.

14. What is Progyny?

If you enroll in one of the UHC medical plans, you automatically receive access to our comprehensive Family Planning benefits through Progyny. Coverage includes treatment such as IVF, IUI, egg freezing, surrogacy and adoption counseling, fertility medications and more. Progyny's Smart Cycle benefit includes two (2) Smart Cycles and you can learn more [here](#).

15. What is the new Grand Rounds benefit?

If you enrolled in a VMware medical plan, you and your family will have access to services offered through [Grand Rounds](#). Grand Rounds provides expert medical opinions at no cost for those facing complex clinical situations and want to request a second opinion.

16. Where do I make my 2020 benefits elections?

Between October 28th and 5pm PT on November 15th, 2019, you will login to [Workday](#) in order to complete your 2020 benefits elections. You will receive an email notification from Workday on October 28th with the appropriate link to complete your 2020 benefit elections and you can also access a step by step Workday enrollment guide [here](#) if needed.

Should you experience any enrollment issues, please reach out to [HR Source](#) for personal enrollment assistance.

17. What happens if I do not enroll during the Open Enrollment window?

If you do not enroll by November 15th, 2019 at 5pm PT, your current benefit plan elections and coverage will carry over to next year **except** your Flexible Spending Account (FSA), Health Savings Account (HSA) and Child Supplemental Life Insurance elections. You must make new elections for these plans for 2020. You can update your HSA election at any time during the plan year, but you must experience a [qualified life event](#) in order to change your FSA election or Child Supplemental Life Insurance election mid-year.

18. What if I am not making any election changes for 2020?

You should still access [Workday](#) in order to review your current beneficiaries and ensure all information is accurate. If you do not enroll by 5pm PT on November 15th, 2019, your current benefit plan elections and coverage will carry over to next year except your Flexible Spending Account (FSA), Health Savings Account (HSA) and Child Supplemental Life Insurance elections. You must make new elections for these plans for 2020. You can update your HSA election at any time during the plan year, but you must experience a [qualified life event](#) in order to change your FSA election or Child Supplemental Life Insurance election mid-year.

19. I expect to have a life event change after Open Enrollment ends. How will that affect my Open Enrollment elections?

If you have a qualified life event (i.e. marriage, birth, etc.) after Open Enrollment ends on November 15th, 2019, please access [Workday](#). From the home page, click the Benefits icon under the Applications section, then on the Change option under the Benefits icon. You can also access a Quick Reference Guide if needed [here](#).

Once you submit your qualified life event change, you will be required to elect and re-submit your Open Enrollment event again to ensure the change(s) are captured for both 2019 and 2020. Please make sure to complete your OE so that your life event changes can be captured for 2020.

Remember, your life event must be reported within 30 days of the event (60 days for birth or adoption); if you miss the deadline, your next opportunity to update your coverage will be Open Enrollment for 2021.

Should you experience any enrollment issues, please reach out to [HR Source](#) for personal enrollment assistance.

20. How can I find out which plan I am currently enrolled in for 2019?

You can verify your current 2019 benefit elections by logging into [Workday](#).

From the home page, click the Benefits icon under the Applications section. Under Benefits, click Benefit Elections under the View menu in order to display your current 2019 benefit elections.

21. Who do I contact for assistance?

For personal benefits assistance, please contact HR Source via a HelpNow ticket at [ASK HR](#), or via phone at 1-888-VMWARE8, select US Benefits. **Please note, Open Enrollment questions will not be addressed via VMSocial.**